



## Good news about your Bell Instalment Protection Plan!

Here at Bell we strive to provide you with the best possible service and products, therefore we are continuously reviewing these cover options to ensure that you get the high quality insurance package you deserve.

From the 1st October 2011 Bell is enhancing your Instalment Protection Plan, by providing protection for the entire monthly premium should you wish to make a claim. Previously this was capped at £250 per month, but now this product will give you unlimited cover! We have changed the name to reflect this enhancement and this product is now called 'Bell's Premium Protector' - offering you a more comprehensive package. The 'Premium Protector' is still provided by our current supplier, Jubilee, so you can be assured of the same standard of service as before.

We've also amended our pricing structure for this product, so it more accurately reflects the cover you're buying. So we're reducing the price for lower premiums, and increasing the price for our higher end premiums. The majority of our customers will benefit from this change, and will receive either a lower or an equal premium for their cover.

See what your Premium Protector Monthly Price will be...

<b>Motor Premium*</b>	<b>Monthly Price</b>
<b>Between £0.00 - £20.00 per month</b>	<b>£1.00</b>
<b>Between £20.01 - £40.00 per month</b>	<b>£1.50</b>
<b>Between £40.01 - £80.00 per month</b>	<b>£2.00</b>
<b>Between £80.01 - £125.00 per month</b>	<b>£2.50</b>
<b>Between £125.01 - £200.00 per month</b>	<b>£3.00</b>
<b>Between £200.01 - £300.00 per month</b>	<b>£3.50</b>
<b>Between £300.01 - £400.00 per month</b>	<b>£4.00</b>
<b>Between £400.01 - £500.00 per month</b>	<b>£4.50</b>
<b>Over £500 per month</b>	<b>£5.00</b>

*\*Motor Premium includes IPT and your Credit Charge*

The price you pay will be based on your Motor Premium, however should you make a claim, we will not only cover your Motor Premium, but also any additional products you have on your policy for no extra charge!

Your Premium Protector has automatically been renewed with these enhanced benefits and on the new pricing structure, so please check your Payment Schedule to check your new monthly price. Your price for Premium Protector will remain the same until your next Renewal with Bell, and will not change, even if your Motor Premium does.

If, having applied for Bell's Premium Protector (previously Instalment Protection Plan), you decide that you do not want the protection after all, simply contact Bell and we will cancel the cover for you.

If you have any questions about your policy, our representatives are always happy to help. You can call them on our Renewals Hotline on 0844 848 0048, Monday - Friday 8am-10pm, Saturday 9am-5pm and Sunday 10am-4pm.